



Order Filed on September 8, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**Caption in compliance with D.N.J. LBR 9004-1(b)**

**HOOK & FATOVICH, LLC**

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Counsel for the Chapter 7 Trustee

**ILISSA CHURGIN HOOK, ESQ.**

**MILICA A. FATOVICH, ESQ.**

In re:

AHMED A. ZAYAT,

Debtor.

Case No.: 20-20387 (VFP)

Chapter 7

**STIPULATION AND CONSENT ORDER FURTHER EXTENDING TIME TO FILE A  
COMPLAINT OBJECTING TO DISCHARGE**

The relief set forth on the following pages, number two (2) through three (3), is hereby  
**ORDERED.**

**DATED: September 8, 2021**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtor: AHMED A. ZAYAT  
Case No.: 20-20387 (VFP)  
Caption of Order: STIPULATION AND CONSENT ORDER FURTHER EXTENDING TIME TO FILE A  
COMPLAINT OBJECTING TO DISCHARGE

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**THIS STIPULATION AND CONSENT ORDER** (the “Stipulation”), is made and entered into by and between Donald V. Biase, Esq., the Chapter 7 Trustee (the “Trustee”) for the bankruptcy estate of Ahmed A. Zayat (the “Debtor”), by and through their counsel.

WHEREAS, on September 8, 2020, the Debtor filed a voluntary Chapter 7 petition for Bankruptcy.

WHEREAS, on December 3, 2020, the Trustee filed a motion to extend the Trustee’s time to object to discharge.

WHEREAS, on February 3, 2021, the Court entered an Order extending the time for the Trustee to object to discharge pursuant to 11 U.S.C. § 727 until March 1, 2021.

WHEREAS, on March 1, 2021, the Trustee filed a motion to further extend the Trustee’s time to object to discharge.

WHEREAS, on March 31, 2021 the Court entered an Order further extending the time for the Trustee to object to discharge pursuant to 11 U.S.C. § 727 until April 30, 2021.

WHEREAS, on April 30, 2021, the Trustee filed a motion to further extend the Trustee’s time to object to discharge.

WHEREAS, on June 16, 2021 the Court entered an Order further extending the time for the Trustee to object to discharge pursuant to 11 U.S.C. § 727 until June 29, 2021.

WHEREAS, on June 29, 2021, the Trustee filed a motion to further extend the Trustee’s time to object to discharge;

WHEREAS, on July 19, 2021, the Trustee and the Debtor, through their counsel, reached an agreement to further extend the Trustee’s time to object to discharge pursuant to 11 U.S.C. § 727 an additional 60 days to August 28, 2021.

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Debtor: AHMED A. ZAYAT  
Case No.: 20-20387 (VFP)  
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WHEREAS, on July 30, 2021, the Court entered the Stipulation and Consent Order Further Extending Time to File A Complaint Objecting to Discharge, 11 U.S.C. § 727 an additional 60 days to August 28, 2021, superseding the July 28, 2021 Order, Docket Entry No. 206, entered in error;

WHEREAS, on August 23, 2021 the Trustee and the Debtor, through counsel, agreed to an additional 30-day extension of the Trustee's deadline to object to discharge pursuant to 11 U.S.C. § 727 through and including September 27, 2021;

THEREFORE, in consideration of the foregoing and subject to the approval of this Court, the Trustee and the Debtor hereby stipulate and agree as follows:

1. The Trustee's time to file a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727 be and the same hereby is extended 30 days until and including September 27, 2021, without prejudice to the Trustee's right to seek further extensions of time to object to the Debtor's discharge, and without prejudice to the Debtor's right to object to such applications; and
2. That a copy of this Order shall be served upon the Debtor and all parties in interest.

**STIPULATED TO, CONSENTED TO, AND AGREED BY:**

Hook & Fatovich, LLC

By: /s/ Milica A. Fatovich  
Milica A. Fatovich, Esq.

Dated: August 25, 2021

*Counsel to the Chapter 7 Trustee*

Rabinowitz, Lubetkin & Tully, LLC

By: /s/ John J. Harmon  
John J. Harmon, Esq.

Dated: August 25, 2021

*Counsel to Ahmed A. Zayat*

In re:  
Ahmed A. Zayat  
Debtor

Case No. 20-20387-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 08, 2021

User: admin  
Form ID: pdf903

Page 1 of 3  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2021:

Recip ID	Recipient Name and Address
db	+ Ahmed A. Zayat, 598 Warwick Avenue, Teaneck, NJ 07666-2927

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2021 at the address(es) listed below:

Name	Email Address
Andrew J Mollica	on behalf of Creditor RUDY RODRIGUEZ RACING STABLE INC. jdmol@aol.com
Anthony Sodono, III	on behalf of Mediator Anthony Sodono III asodono@msbnj.com
Arthur Joseph Monaco	on behalf of Plaintiff MGG Investment Group LP ajmonaco@obrienllp.com
Arthur Joseph Monaco	on behalf of Plaintiff MGG Specialty Finance Fund LP ajmonaco@obrienllp.com
Arthur Joseph Monaco	on behalf of Creditor MGG Investment Group LP ajmonaco@obrienllp.com
Arthur Joseph Monaco	on behalf of Plaintiff MGG SF Evergreen Fund LP ajmonaco@obrienllp.com

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Barry J. Roy	on behalf of Defendant Ahmed A. Zayat broy@rltlawfirm.com
Barry J. Roy	on behalf of Debtor Ahmed A. Zayat broy@rltlawfirm.com
Brian W. Hofmeister	on behalf of Plaintiff Donald V Biase bwh@hofmeisterfirm.com j119@ecfcbis.com
Brian W. Hofmeister	on behalf of Trustee Donald V. Biase bwh@hofmeisterfirm.com j119@ecfcbis.com
Clement J Farley	on behalf of Interested Party Jeffrey Thomas Testa cfarley@mccarter.com
Clement J Farley	on behalf of Interested Party Jeffrey T. Testa cfarley@mccarter.com
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Franklin Barbosa, Jr	on behalf of Interested Party Jeffrey T. Testa fbarbosa@mccarter.com
Franklin Barbosa, Jr	on behalf of Interested Party Jeffrey Thomas Testa fbarbosa@mccarter.com
Henry M. Karwowski	on behalf of Defendant Ahmed A. Zayat hkarwowski@rltlawfirm.com
Jay L. Lubetkin	on behalf of Debtor Ahmed A. Zayat jlubetkin@rltlawfirm.com rgaydos@rltlawfirm.com
Jay L. Lubetkin	on behalf of Defendant Ahmed A. Zayat jlubetkin@rltlawfirm.com rgaydos@rltlawfirm.com
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Jerrold S. Kulback	on behalf of Creditor Cedarview Opportunities Master Fund LP jkulback@archerlaw.com, chansen@archerlaw.com
John Reklaitis	on behalf of Creditor MGG Investment Group LP jreklaitis@obrienllp.com
John J. Harmon	on behalf of Debtor Ahmed A. Zayat jharmon@rltlawfirm.com johnharmon42@gmail.com;rgaydos@rltlawfirm.com
Jonathan C. Schwalb	on behalf of Creditor Fay Servicing LLC as servicer for GC Asset Trust 2019-RPL1 bankruptcy@friedmanvartolo.com
Joseph A. Caneco	on behalf of Trustee Donald V. Biase jcaneco@foxrothschild.com
Joseph J. DiPasquale	on behalf of Trustee Donald V. Biase Jdipasquale@foxrothschild.com cbrown@foxrothschild.com
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Joseph M. Vann	on behalf of Interested Party Joanne Zayat jvann@ctswlaw.com
Joseph M. Vann	on behalf of Interested Party JPZ Holdings LLC jvann@ctswlaw.com
Joseph M. Vann	on behalf of Interested Party Justin Zayat jvann@ctswlaw.com
Joseph M. Vann	

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on behalf of Defendant Cohen Tauber Spievack & Wagener PC jvann@ctswlaw.com

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Paul S. Hollander

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 45